

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph A Roemer
Dawn A. Roemer
Debtor(s)

Case No. 15-04884-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocket

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Date Rcvd: Dec 10, 2020

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph A Roemer, Dawn A. Roemer, 140 Joan Drive, York Haven, PA 17370-8910
cr	+ Truste U.S. Bank Trust National Association as Tru, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
4721208	Apex Asset Managment, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
4721211	+ Brenner Car Credit, P.O. Box 126, Mifflintown, PA 17059-0126
4763720	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
4721223	Nationstar Mortgage, 8950 Cypress Waters Blvd, Irving, TX 75063
5306636	+ U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305
5306637	+ U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501 U.S. Bank Trust National Association as 95501-0305

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 11 2020 00:08:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4729467	EDI: GMACFS.COM	Dec 11 2020 00:08:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
4721207	+ EDI: GMACFS.COM	Dec 11 2020 00:08:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
4739621	EDI: AIS.COM	Dec 11 2020 00:08:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4721209	EDI: ACCE.COM	Dec 11 2020 00:08:00	Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036
4721210	+ EDI: TSYS2.COM	Dec 11 2020 00:08:00	Barclay's Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
4721225	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 10 2020 19:10:00	RBS Citizens, Loss Mitigation, 480 Jefferson Blvd, Warwick, RI 02886
4730499	EDI: CAPITALONE.COM	Dec 11 2020 00:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4721212	+ EDI: CAPITALONE.COM	Dec 11 2020 00:08:00	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
4750052	EDI: BL-BECKET.COM	Dec 11 2020 00:08:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4721216	+ EDI: COMCASTCBLCENT	Dec 11 2020 00:08:00	Comcast Cable Communications, Attn: Law Department, One Comcast Center, Philadelphia, PA 19103-2833

4721217	Email/PDF: creditonebknotifications@resurgent.com	Dec 10 2020 19:19:51	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
4721218	EDI: DISCOVER.COM	Dec 11 2020 00:08:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850-5316
4722970	EDI: DISCOVER.COM	Dec 11 2020 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4721219	+ EDI: HFC.COM	Dec 11 2020 00:08:00	HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009
4721220	EDI: IRS.COM	Dec 11 2020 00:08:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
4721221	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 10 2020 19:10:00	Kohl's Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
4760963	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2020 19:20:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4721222	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 10 2020 19:19:49	Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
4750809	+ EDI: MID8.COM	Dec 11 2020 00:08:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4721224	+ EDI: PENNDEPTREV	Dec 11 2020 00:08:00	PA Department of Revenue, Bureau of Compliance - Enforcement, Strawberry Square, 6th fl, Harrisburg, PA 17128-0001
4721224	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 19:10:00	PA Department of Revenue, Bureau of Compliance - Enforcement, Strawberry Square, 6th fl, Harrisburg, PA 17128-0001
4916379	EDI: PRA.COM	Dec 11 2020 00:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4916380	EDI: PRA.COM	Dec 11 2020 00:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4786826	EDI: PENNDEPTREV	Dec 11 2020 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4786826	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 19:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4721497	EDI: RECOVERYCORP.COM	Dec 11 2020 00:08:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4724491	EDI: AGFINANCE.COM	Dec 11 2020 00:08:00	SPRINGLEAF FINANCIAL SERVICES, INC, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4721226	EDI: AGFINANCE.COM	Dec 11 2020 00:08:00	Springleaf Financial, 125 Gateway Drive, Mechanicsburg, PA 17050-2905
5236905	Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 19:11:00	Select Portfolio Servicing, Inc., as servicing, P.O. Box 65250, Salt Lake City UT 84165-0250, Select Portfolio Servicing, Inc., as ser, P.O. Box 65250, Salt Lake City UT 84165-0250
5236904	Email/Text: jennifer.chacon@spservicing.com	Dec 10 2020 19:11:00	Select Portfolio Servicing, Inc., as servicing, P.O. Box 65250, Salt Lake City UT 84165-0250
5285760	+ Email/Text: bknotices@snsc.com	Dec 10 2020 19:11:00	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305
5285761	+ Email/Text: bknotices@snsc.com	Dec 10 2020 19:11:00	US Bank Trust National Association, c/o SN

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Servicing Corporation, 323 Fifth St, Eureka, CA
95501, US Bank Trust National Association, c/o
SN Servicing Corporation 95501-0305

4721228	+ EDI: VERIZONCOMB.COM	Dec 11 2020 00:08:00	Verizon, Acct No 554 309 811 0001 29, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
4721227	+ EDI: VERIZONCOMB.COM	Dec 11 2020 00:08:00	Verizon, P.O. Box 26055, Minneapolis, MN 55426-0055
4721229	+ EDI: RMSC.COM	Dec 11 2020 00:08:00	Walmart, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4721213	*+	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
4721214	*+	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
4721215	*+	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
4764862	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
James M Bach	on behalf of Debtor 2 Dawn A. Roemer JMB@JamesMBach.com staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
James M Bach	on behalf of Debtor 1 Joseph A Roemer JMB@JamesMBach.com staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Joshua I Goldman	on behalf of Creditor Nationstar Mortgage LLC josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Lauren Berschler Karl	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for DLJ Mortgage Capital, Inc. lkarl@rascrane.com,

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lbkarl03@yahoo.com

Michelle Ghidotti

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Lodge Series IV Trust
bknotifications@ghidottiberger.com

Michelle Ghidotti

on behalf of Creditor Truste U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust
bknotifications@ghidottiberger.com

Recovery Management Systems Corporation
claims@recoverycorp.com

Thomas I Puleo

on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Joseph A Roemer	Social Security number or ITIN	xxx-xx-4311
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Dawn A. Roemer	Social Security number or ITIN	xxx-xx-7494
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-04884-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A Roemer

Dawn A. Roemer

12/10/20**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.